

WHAT IS CLAIMED IS:

1                    1.     In a data processing network having a self-service terminal and an  
2 information processing system, the information processing system in two-way  
3 communication with the terminal, a method for providing customer-specific service that is  
4 adapted to a customer conducting a transaction at the terminal, said method comprising:

5                    storing, in advance of the transaction, customer service information in the  
6 information processing system, the customer service information comprising

7                    customer attribute information associated with that customer, and

8                    customer offer information used for implementing a customer-specific service  
9 for that customer;

10                   retrieving customer offer information at the information processing system  
11 and transmitting the customer offer information to the terminal;

12                   transmitting transaction-specific customer information from the terminal to the  
13 information processing system in response to the customer conducting a transaction at the  
14 terminal; and

15                   providing the customer offer information to the customer at the self-service  
16 terminal in response to the transaction-specific customer information.

1                    2.     The method of claim 1, wherein the self-service terminal is an  
2 automated teller machine (ATM).

1                    3.     The method of claim 1, wherein the customer attribute information  
2 comprises information identifying either one or both of (a) particular personal attributes of  
3 the customer and (b) attributes of an account maintained for the customer.

1                    4.     The method of claim 3, wherein the customer attribute information  
2 further comprises data identifying the bank account of the customer

1                    5.     The method of claim 3, wherein the customer attribute information  
2 further comprises the address of the customer.

1                   6.     The method of claim 3, wherein the customer attribute information  
2 further comprises data relating prior transactions conducted by the customer.

1                   7.     The method of claim 3, wherein the customer attribute information  
2 further comprises data identifying whether the customer is sight-impaired and wherein the  
3 customer offer information operates the terminal so as to increase the size of transaction  
4 information displayed on the terminal.

1                   8.     The method of claim 3, wherein the customer attribute information  
2 stored in the information processing system further comprises data identifying the age of the  
3 customer and wherein the customer offer information operates the terminal so as to increase  
4 the size of transaction information displayed on the terminal.

1                   9.     The method of claim 3, wherein the customer attribute information  
2 comprises data identifying the customer as having a special customer status.

1                   10.    The method of claim 9, wherein the customer offer information  
2 comprises data causing the information processing system to notify a human administrator of  
3 the special customer status.

1                   11.    The method of claim 9, wherein the special customer status is a  
2 preferred customer status.

1                   12.    The method of claim 9, wherein the special customer status is a poor  
2 credit status.

1                   13.    The method of claim 9, wherein the customer offer information  
2 comprises display information to be displayed at the terminal and directing the customer to a  
3 human administrator.

1                   14.    The method of claim 2, wherein the customer offer information  
2 comprises information for implementing a customer-specific service to a plurality of  
3 customers having related customer attribute information.

1                   15.    The method of claim 14, wherein the terminal dispenses a card to the  
2 customer and wherein the customer offer information comprises display information to be  
3 printed on the card by the terminal.

1                   16.     The method of claim 14, wherein the customer offer information  
2 further comprises display information of potential interest to a plurality of customers having  
3 related customer attribute information, said display information comprising:

4                   promotion display information relating to a promotional event of potential  
5 interest to the customers.

1                   17.     The method of claim 16, wherein the customer offer information  
2 further comprises:

3                   administrator display information having instructions for directing the  
4 customers to a human administrator for further action in connection with the promotional  
5 event.

1                   18.     The method of claim 17, wherein the customer offer information  
2 further comprises:

3                   game display information to be printed on a game card dispensed at the  
4 terminal, the game card having portions to be rubbed away to reveal information relating to  
5 game awards.

1                   19.     The method of claim 18, wherein the customer offer information  
2 further comprises:

3                   transaction display information on one or more transactions that may be  
4 selected by the customers and then conducted at the terminal.

1                   20.     The method of claim 19, wherein the transaction display information  
2 displays information concerning standard transactions that are applicable to all customers  
3 who may use the terminal, and such transaction display information is displayed when none  
4 of the promotion display information, the administrator display information and game display  
5 information is transmitted by the information processing system to the terminal.

1                   21.     The method of claim 19, wherein the transaction display information is  
2 displayed when the promotion display information, the administrator display information and  
3 the game display information is not displayed to the customer within a predetermined period  
4 of time after initiating a transaction at the terminal.

1                   22.     The method of claim 1, wherein the transaction-specific customer  
2 information transmitted from the terminal comprises data identifying the customer.

1                   23.     The method of claim 22, wherein the transaction-specific customer  
2 information transmitted from the terminal further comprises data identifying the type of  
3 transaction being conducted by the customer.

1                   24.     The method of claim 22, wherein the transaction-specific customer  
2 information transmitted from the terminal further comprises data identifying an account of  
3 the customer.

1                   25.     The method of claim 1, wherein the data processing network is a bank  
2 automated teller machine (ATM) network, wherein the terminal is an ATM, wherein the data  
3 processing network further comprises a central accounting system for controlling financial  
4 transactions in the network and a separate central business system for storing customer  
5 service information, wherein the central accounting system and the central business system  
6 are each located remotely from the terminal and the information processing system, and  
7 wherein the step of storing customer service information in the information processing  
8 system includes the step of downloading customer service information from the central  
9 business system to the information processing system.

1                   26.     The method of claim 25, wherein the central accounting system is  
2 connected to the terminal and wherein the central business system is separately connected to  
3 the information processing system,

1                   27.     The method of claim 25, wherein the step of downloading customer  
2 service information from the central business system comprises the steps of storing the  
3 customer service information on information-recording medium, and then installing the  
4 information-recording medium at the information processing system.

1                   28.     A data processing network, comprising:  
2 a plurality of self-service terminals providing customer-specific service to a  
3 customer conducting transactions at the terminals; and

an information processing system connected in two-way communication with the terminals;

wherein the self-service terminals transmit transaction-specific customer information from the terminals to the information processing system in response to a customer initiating a transaction at the terminals;

wherein the information processing system stores customer service information in advance of transactions, the customer service information comprising

customer attribute information related to attributes of the customer, and

customer offer information that implements a customer-specific service for the customer and that is associated with the customer attribute information; and

wherein the information processing system retrieves and transmits the customer offer information to the terminals, and

wherein the terminal provides the customer offer information that terminal to a customer having associated attributes, in response to the transaction-specific customer information.

29. The network of claim 28, wherein the data processing network is a bank automated teller machine (ATM) network, wherein the terminals are ATMs, wherein the data processing network further comprises a central accounting system for storing transactional data and a separate central business system for storing customer service information, wherein the central accounting system and the central business system are each located remotely from the terminals and the information processing system, and wherein customer service information is stored in advance in the information processing system by downloading the customer service information from the central business system to the information processing system.

30. The network of claim 29, wherein the central accounting system is connected to the terminals and wherein business system is separately connected to the information processing system for downloading the customer's service information.

1                    31.     The network of claim 29, wherein the central business system  
2     downloads the customer service information on information recording medium, and wherein  
3     the information-recording medium is installed on the information processing system.